

Information to identify the case:

Debtor 1	<u>Yoleine D. Blaise</u>	Social Security number or ITIN	xxx-xx-7571
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	17-34397-SLM		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Yoleine D. Blaise
aka Yoleine Dorielan, aka Yoleine
Dorielan-Blaise

9/19/22

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Yoleine D. Blaise
Debtor

Case No. 17-34397-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Sep 19, 2022

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 21, 2022:

Recip ID	Recipient Name and Address
db	+ Yoleine D. Blaise, 16 Fairway Avenue, West Orange, NJ 07052-2205

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 19 2022 20:38:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Sep 19 2022 20:38:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517210990	+ EDI: CAPITALONE.COM	Sep 20 2022 00:33:00	Capital One Bank, 4851 Cox Road, Glen Allen, VA 23060-6293
517210991	+ EDI: CITICORP.COM	Sep 20 2022 00:33:00	CitiBank, NA, 701 East 60th Street North, Sioux Falls, SD 57104-0432
517210993	+ EDI: CITICORP.COM	Sep 20 2022 00:33:00	Macy's, 9111 Duke Blvd, Mason, OH 45040
517298130	EDI: Q3G.COM	Sep 20 2022 00:33:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517327859	Email/Text: camanagement@mtb.com	Sep 19 2022 20:38:00	Lakeview Loan Servicing, LLC, c/o M&T Bank, P.O. Box 1288, Buffalo, NY 14240-1288
517210992	+ Email/Text: camanagement@mtb.com	Sep 19 2022 20:38:00	M&T Bank Mortgage, Box 900, Millsboro, DE 19966-0900
517325723	Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 19 2022 20:36:14	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
517210994	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 19 2022 20:36:23	Merrick Bank, Box 1500, Draper, UT 84020-1127
517210995	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 19 2022 20:38:00	Midland Funding LLC, 2365 Northside Drive, Ste 30, San Diego, CA 92108-2710
517210996	Email/Text: bankruptcy@onlineis.com	Sep 19 2022 20:38:00	Online Collections, Box 1489, Winterville, NC 28590-1489
517210997	Email/Text: signed.order@pfwattorneys.com	Sep 19 2022 20:38:00	Pressler and Pressler, 7 Entin Road, Parsippany, NJ 07054
519661920	+ Email/Text: bankruptcy@pseg.com	Sep 19 2022 20:37:00	PSE&G, Bankruptcy Department, PO Box 490, Cranford, NJ 07016-0490
517210998	^ MEBN	Sep 19 2022 20:33:40	PSEG, Box 14444, New Brunswick, NJ 08906-4444
517210999	+ EDI: WFHOME	Sep 20 2022 00:33:00	Wells Fargo Card Service, Box 14517, Des

District/off: 0312-2

User: admin

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Date Rcvd: Sep 19, 2022

Form ID: 3180W

Total Noticed: 17

Moines, IA 50306-3517

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 21, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 19, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor LakeView Loan Servicing LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jason Brett Schwartz	on behalf of Creditor Dilks & Knopik LLC jschwartz@mesterschwartz.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
Ralph A Ferro, Jr	on behalf of Debtor Yoleine D. Blaise ralphferrojr@msn.com
Rebecca Ann Solarz	on behalf of Creditor LakeView Loan Servicing LLC rsolarz@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7